House File 552 - Introduced

HOUSE FILE 552

BY COMMITTEE ON STATE

GOVERNMENT

(SUCCESSOR TO HSB 48)

A BILL FOR

- 1 An Act relating to continuation of or reenrollment in group
- 2 health insurance by certain children of insureds or
- 3 enrollees and including applicability and effective date
- 4 provisions.
- 5 BE IT ENACTED BY THE GENERAL ASSEMBLY OF THE STATE OF IOWA:

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- 1 Section 1. Section 509.3, subsection 1, paragraph h, Code
- 2 2015, is amended to read as follows:
- 3 h. A provision that the insurer will permit continuation
- 4 of existing coverage or reenrollment in previously existing
- 5 coverage for an individual who meets the requirements of
- 6 section 513B.2, subsection 14, paragraph "a", "b", "c", "d", or
- 7 "e", and who is an unmarried child of an insured or enrollee
- 8 who so elects, at least through the policy anniversary date on
- 9 or after the date the child marries, ceases to be a resident
- 10 of this state, or attains the age of twenty-five years old,
- 11 whichever occurs first, or so long as the unmarried child
- 12 maintains full-time status as a student in an accredited
- 13 institution of postsecondary education.
- 14 Sec. 2. Section 509A.13B, Code 2015, is amended to read as
- 15 follows:
- 16 509A.13B Coverage of children continuation or
- 17 reenrollment.
- 18 If a governing body, a county board of supervisors, or a
- 19 city council has procured accident or health care coverage for
- 20 its employees under this chapter, such coverage shall permit
- 21 continuation of existing coverage or reenrollment in previously
- 22 existing coverage for an individual who meets the requirements
- 23 of section 513B.2, subsection 14, paragraph "a", "b", "c",
- 24 "d", or "e", and who is an unmarried child of an insured or
- 25 enrollee who so elects, at least through the policy anniversary
- 26 date on or after the date the child marries, ceases to be a
- 27 resident of this state, or attains the age of twenty-five
- 28 years old, whichever occurs first, or so long as the unmarried
- 29 child maintains full-time status as a student in an accredited
- 30 institution of postsecondary education.
- 31 Sec. 3. Section 514A.3B, subsection 2, Code 2015, is amended
- 32 to read as follows:
- An insurer issuing an individual policy or contract
- 34 of accident and health insurance which provides coverage for
- 35 children of the insured shall permit continuation of existing

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- 1 coverage or reenrollment in previously existing coverage for
- 2 an individual who meets the requirements of section 513B.2,
- 3 subsection 14, paragraph "a", "b", "c", "d", or "e", and who
- 4 is an unmarried child of an insured or enrollee who so elects,
- 5 at least through the policy anniversary date on or after
- 6 the date the child marries, ceases to be a resident of this
- 7 state, or attains the age of twenty-five years old, whichever
- 8 occurs first, or so long as the unmarried child maintains
- 9 full-time status as a student in an accredited institution of
- 10 postsecondary education.
- 11 Sec. 4. Section 514B.9A, Code 2015, is amended to read as
- 12 follows:
- 13 514B.9A Coverage of children continuation or reenrollment.
- 14 A health maintenance organization which provides health care
- 15 coverage pursuant to an individual or group health maintenance
- 16 organization contract regulated under this chapter for
- 17 children of an enrollee shall permit continuation of existing
- 18 coverage or reenrollment in previously existing coverage for
- 19 an individual who meets the requirements of section 513B.2,
- 20 subsection 14, paragraph "a", "b", "c", "d", or "e", and
- 21 who is an unmarried child of an enrollee who so elects, at
- 22 least through the policy anniversary date on or after the
- 23 date the child marries, ceases to be a resident of this
- 24 state, or attains the age of twenty-five years old, whichever
- 25 occurs first, or so long as the unmarried child maintains
- 26 full-time status as a student in an accredited institution of
- 27 postsecondary education.
- 28 Sec. 5. APPLICABILITY. This Act applies to policies,
- 29 contracts, or plans of accident or health care coverage
- 30 delivered, issued for delivery, continued, or renewed in this
- 31 state, on or after January 1, 2016.
- 32 Sec. 6. EFFECTIVE DATE. This Act takes effect January 1,
- 33 2016.
- 34 EXPLANATION
- 35 The inclusion of this explanation does not constitute agreement with

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the explanation's substance by the members of the general assembly.

This bill relates to continuation of or reenrollment of certain children of insured enrollees in accident or health care coverage. The bill deletes a provision that requires certain accident or health care coverage to permit an unmarried child of an insured or enrollee to continue or reenroll in such coverage so long as the unmarried child is a full-time student in an accredited institution of postsecondary education.

The provisions of the bill take effect January 1, 2016, and are applicable to policies, contracts, or plans of accident or health insurance delivered, issued for delivery, continued, or renewed in this state on or after January 1, 2016.